

## Too Much Government Control?

I brought a very straightforward philosophy to Congress — I believe in empowering individuals; spending less than you take in; and keeping government intrusion to a minimum.

As Congress debates health reform, many Democrats insist upon the creation of a so-called “public option” or “government option” as an ingredient of any reform—and President Obama recently reiterated that view last week. Proponents of such a government-run health plan argue that it could compete on a “level playing field” with private health coverage in a way that brings down costs.

In an ironic twist, this week, the House of Representatives will be considering a proposal to eliminate the private student loan program, known as the Family Federal Education Loan (FFEL) program, and hand all the business to its government competitor — the Direct Loan program. The Direct Loan program was established in 1993 because a Democratic Congress and a Democratic President said the private student loan program needed competition from the government. Now, after only 16 years, many of those same people who said we needed competition are saying that, in fact, we just need a government-run program in the student loan market. I disagree with this government-controlled approach and I believe it is misguided, considering there’s a bipartisan alternative that received nearly unanimous support last year to keep both programs running.

Given the ongoing healthcare debate, this week’s action by liberals in Congress is not only ironic, but it also casts serious doubts on the assertions of many of the same individuals who claim that a government option in health care is just for “competition.” Those of us who suspect the real intention is to achieve government-run healthcare have to look at the lessons from the student loan program and call it like we see it.

The government takeover is wrong in the student loan market, and it would be worse in our health care system. The President artfully shifted his rhetoric on the government option. Earlier in the year, he said that “if you like your doctor and your health care system, you can keep it. Nobody is talking about taking that away from you.”

Now, the President is no longer saying we can keep our health care plans if we like them. He now says there is nothing in the bill that forces us to leave our existing health care plans, but the problem is there’s no guarantee that you can keep what you’ve got. As ABC News reported, “the government might create circumstances — say, a public health care option that is less expansive since profit is not a concern and overhead is lower — where you might find your business forcing you in that public plan.” If you are looking for further evidence of Washington’s liberal desire for more government intrusion into private business, you need to look no further than House Financial Services Committee Chairman Barney Frank’s proposed response to our financial markets’ woes in H.R. 3126, the Consumer Financial Protection Agency Act.

As in health care, the risk of government intrusion is high. The creation of a Consumer Financial Protection Agency (CFPA) has been advertised as necessary to protect us, but the proposal represents an extraordinary empowerment of government at the expense of the consumer. This bill would create new federal powers that go beyond the jurisdictional reach of all existing federal financial agencies, ultimately punishing consumers by increasing the cost of credit, limiting consumer choices, and restricting access to credit and setting the stage for more lawsuits.

I am also concerned about the high unemployment rate we are seeing in Tennessee and all across the country. Unemployment last month reached 9.7 percent, a 26 year high that may rise further. The President and Democrats in Congress vowed that if we borrowed \$1 trillion for an Economic Stimulus package, unemployment would drop below 8 percent in short order &ndash; a claim that hasn't come true. At the end of the day, Republicans and Democrats are united in their desire to put people back to work, but I argued that our economy would be better served through tax cuts from small businesses and investment infrastructure like roads, water and sewer than the billions in wasted spending that generations to come will be paying for.